

CLAIMS

1. A server from which a sender distributes content messages to one or more receivers, comprising:

a processor;

memory;

a content packet stored in the memory, the content packet including:

message content;

a sender bank identifier; and

a value that indicates an amount that the sender offers to credit a receiver for rendering at least a portion of the message content.

2. The server as recited in claim 1, wherein the content packet further comprises a message identifier that uniquely identifies the message content.

3. The server as recited in claim 1, wherein:

the value is a first value that indicates an amount that the sender offers to credit a receiver for rendering the message content on a display; and

the content packet further comprises a second value that indicates an amount that the sender offers to credit a receiver for printing the message content.

4. The server as recited in claim 1, wherein:

the value is a first value that indicates an amount that the sender offers to credit a receiver for rendering the message content on a display; and

the content packet further comprises a second value that indicates an amount that the sender offers to credit a receiver for playing audio/visual message content.

1 5. The server as recited in claim 1, further comprising a digital
2 signature module configured to digitally sign the content packet.

3 6. The server as recited in claim 1, wherein the content packet further
4 comprises finishing instructions that a receiver must fulfill before the value is
5 credited to the receiver.
6

7 7. The server as recited in claim 1, wherein the value is a monetary
8 value that is credited to a receiver bank account from a bank account identified
9 by the sender bank identifier.

10 8. The server as recited in claim 1, wherein the value is a credit value
11 that may be credited toward a product or service purchase.
12

13 9. The server as recited in claim 1, wherein the value is a
14 credit/redemption slip.
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16 10. The server as recited in claim 1, further comprising a program
17 configured to construct the content packet and distribute the content packet to
18 the one or more receivers.

19 11. The server as recited in claim 10, wherein the program is further
20 configured to receive notice that the message content has been rendered and to
21 recall a sent content packet if a notice of receipt is not received within a certain
22 time period.
23

24 12. The server as recited in claim 1, further comprising a
25 confirmation module configured to receive confirmation from the one or more
receivers that the message content has been rendered.

1 **13.** An e-mail program stored on one or more computer readable
2 media, comprising:

3 a receiver module configured to receive a content packet from one or
4 more senders, the content packet including a content message, an advertiser
5 bank account identifier, a value that the sender is willing to pay to render the
6 content message, and finishing instructions detailing how the content message
7 is to be rendered;

8 a bank request module configured to verify that an advertiser bank
9 account identified by the advertiser bank account identifier in the content
10 packet can satisfy the value identified in the content packet;

11 a rules module containing payments required to render the content
12 message;

13 a rendering module configured to render the content message if the
14 value meets or exceeds a value established in the rules module and if the bank
15 request module verifies sufficient funds in the advertiser bank account to pay
16 the value included in the content packet; and

17 a certification module configured to confirm that the content message
18 has been rendered and to send a certification to the advertiser bank that the
19 content message has been rendered.

20 **14.** The e-mail program as recited in claim 13, wherein the rules
21 module is further configured to identify a first amount required for
22 playing/displaying and audio/visual content message and a second amount
23 required for printing a printable content message.
24
25

1 **15.** The e-mail program as recited in claim 13, further comprising a
2 notice module configured to receive notice from the advertiser bank that funds
3 have been transferred and to provide notification if such notice has not been
4 received within a specified period of time since the content message was
5 rendered.

6 **16.** The e-mail program as recited in claim 13, wherein the rendering
7 module is further configured to initiate a print job to print the content message.
8

9 **17.** The e-mail program as recited in claim 13, wherein the rendering
10 module is further configured to direct the content message to an audio/visual
11 device for playback or display.
12

13 **18.** The e-mail program as recited in claim 13, wherein:
14 the value in the content packet is a first value that indicates an amount
15 the sender is willing to pay to display the content message; and
16 the content packet further comprises a second value that indicates an
17 amount the sender is willing to pay to print the content message.

18 **19.** The e-mail program as recited in claim 13, wherein the
19 certification module is further configured to provide a customer bank account
20 identifier that identifies a bank account to which funds are to be transferred
21 from the advertiser bank.
22

23 **20.** A printer that embodies the e-mail program recited in claim 13.

24 **21.** A computer that embodies the e-mail program recited in claim
25 13.

1 **22.** A printer, comprising:

2 an e-mail module configured to receive an e-mail message from one or
3 more senders, said e-mail message containing a content packet that includes a
4 content message that is printable on the printer and a print value that identifies
5 a value the sender is willing to pay to print the content message;

6 a rules module that contains a value required to print the content
7 message and that is configured to print the content message if the print value is
8 greater than or equal to the value in the rules module;

9 a print confirmation module configured to verify that the content
10 message was printed; and

11 a notice module configured to notify the sender that the content message
12 was printed on the printer.

13 **23.** The printer as recited in claim 22, wherein the controller is
14 further configured to delete the content packet if the print value is less than the
15 value contained in the rules module.

16 **24.** The printer as recited in claim 22, wherein the content packet
17 further comprises a sender bank account identifier, the printer further
18 comprising a funds verifier configured to verify that sufficient funds are in the
19 sender bank account to pay the print value.
20

21 **25.** The printer as recited in claim 22, wherein the notice module is
22 further configured to receive notice that funds have been transferred from the
23 sender.
24
25

1 **26.** The printer as recited in claim 25, wherein the notice module is
2 further configured to provide a notification that a funds transfer has not
3 occurred if the notice that funds have been transferred from the sender is not
4 received within a specified time period.

5 **27.** The printer as recited in claim 22, wherein the value is a
6 monetary value.

7
8 **28.** The printer as recited in claim 22, wherein the value is a credit
9 that may be redeemed with the sender.

10 **29.** The printer as recited in claim 22, wherein the value is a slip that
11 can be used for a credit or for redemption.

12
13 **30.** A method, comprising:
14 assembling a content packet, the content packet including a content
15 message and a rendering value;
16 sending the content packet to one or more receivers;
17 receiving notice that a receiver has rendered a content message from the
18 content packet;
19 crediting the receiver that rendered the content message with an amount
20 equal to the rendering value.

21
22 **31.** The method as recited in claim 30, wherein:
23 the content packet further comprises a content message identifier that
24 corresponds to the content message in the content packet; and
25 the receiving notice further comprises receiving notice that a receiver
has rendered a content message having a specific content message identifier.

1 **32.** The method as recited in claim 30, wherein:
2 the receiving notice further comprises receiving information identifying
3 a bank account held by the receiver; and
4 the crediting the receiver further comprises crediting the receiver's bank
5 account with a monetary value identified by the rendering value.

6 **33.** The method as recited in claim 30, wherein:
7 the receiving notice further comprises receiving information identifying
8 a credit account held by the receiver; and
9 the crediting the receiver further comprises crediting the receiver's
10 credit account with a number of credits identified by the rendering value.

11 **34.** The method as recited in claim 30, wherein the content message
12 is printable.
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14 **35.** The method as recited in claim 30, wherein the content message
15 is an advertisement.
16

17 **36.** The method as recited in claim 30, wherein the content packet
18 further includes a sender bank account identifier that may be used by a receiver
19 to access a corresponding sender bank account to verify that the account exists
20 and that there are sufficient funds in the account to cover the rendering value.
21

22 **37.** The method as recited in claim 30, wherein the content packet
23 further includes finishing instructions that identify certain rendering
24 requirements that must be met before the rendering value is applied to the
25 receiver.

1 **38.** The method as recited in claim 30, wherein the rendering value is
2 a first rendering value that indicates an amount credited for displaying the
3 content message, and the content packet further includes a second rendering
4 value that indicates an amount credited for printing the content message.

5 **39.** The method as recited in claim 30, further comprising digitally
6 signing the content packet with a unique digital signature.

7 **40.** A method, comprising:
8
9 receiving a content packet from a sender, the content packet containing a
10 content message and a rendering value, the rendering value indicating an
11 amount the sender offers to credit for rendering the content message;
12 initiating rendering of the content message if the rendering value is
13 greater than or equal to a pre-determined rendering limit;
14 notifying the sender that the content message has been rendered; and
15 sending credit instructions to the sender to receive credit for the
16 rendering value.

17 **41.** The method as recited in claim 40, wherein the content message
18 is an advertisement.

19 **42.** The method as recited in claim 40, wherein:
20
21 the rendering value is a first rendering value that indicates an amount the
22 sender offers to credit for displaying the content message; and
23 the content packet further includes a second rendering value that
24 indicates an amount the sender offers to credit for printing the content message.
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1 **43.** The method as recited in claim 40, further comprising verifying
2 that the sender has a bank account that contains sufficient funds to satisfy the
3 rendering value, and wherein the content packet further includes a sender bank
4 account identifier.

5 **44.** The method as recited in claim 40, further comprising verifying a
6 digital signature that is included in the content packet.
7

8 **45.** The method as recited in claim 40, further comprising verifying
9 that the content message has been rendered before notifying the sender that the
10 content message has been rendered.
11

12 **46.** The method as recited in claim 40, wherein initiating rendering
13 of the content message further comprises initiating a print job to print the
14 content message.

15 **47.** The method as recited in claim 40, further comprising receiving
16 notice that an amount indicated by the rendering value has been credited.
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18 **48.** The method as recited in claim 47, further comprising issuing a
19 notification that a notice of credit has not been received within a specified
20 period of time since the content message was rendered.
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